



Developing Your
Stewardship Philosophy:
Giving Generously &
Giving Wisely

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What is Biblical Stewardship?

- Biblical stewardship is the use of God-given resources for the accomplishment of God-given goals and objectives
- With respect to giving, it embraces the concepts of giving generously and giving wisely with an eternal perspective
- Recognition that:
 - God owns everything
 - He is responsible for our wealth
 - He entrusts us with His money
 - I am His money manager
 - We are accountable to God

Why do we give?

- We give out of gratitude for the blessing we have already received because of Christ
- Our main duty is to glorify God; one way we do that is by good stewardship
- Stewardship, as reflected in our attitude toward money, means we are to build His kingdom through support of His mission of reaching the world for Jesus Christ (Great Commission)
- Stewardship of the Great Commandment, we tells us to love others as ourselves which, in part, requires us to give our time, talent & treasures to help others less fortunate
- God is generous toward us, exceeding our needs
- While the Bible specifically tells us we can only be saved by grace through our faith in Jesus Christ and not our works, God promises an inheritance or rewards in heaven to all who obey Him based on our works.
- We will give an account of ourselves and be judged according to our works
- Our works are what we have done with our time, talent and money.

What are our barriers to giving?

- Materialism: we are under intense peer and societal pressure to increase our standard of living...build bigger houses (barns, as in the parable of the rich fool, the only man in scripture who Jesus calls "fool" to his face, Luke 12:13-21)
- Selfishness / Disobedience: we are commanded to love others as ourselves and specifically commanded to care for the poor, do we?

How much are we supposed to give?

- Tithing is an Old Testament requirement
- Even though it is an Old Testament command, would Jesus expect less of us lavished by His grace than of those under the yoke of the Law?
- New Testament teaches to give ourselves as a living sacrifice (Romans 12)
- So how much would God expect us to give to worship and glorify Him and be obedient to his commands to build His kingdom and love others as ourselves?

How do we decide how much to give?

- As stewards of God's resources, every financial decision is, in fact, a spiritual one
- When I spend money, I am acting as God's money manager
- How would God want me to spend or invest his money?
- Realizing that we will one day give an account of our stewardship, we should be both sacrificial and strategic in our giving
- When we give sacrificially, we give a little of our selfishness away and thus surrender more to Christ
- When we give strategically, we are maximizing the return on His money

What are steps toward strategic Kingdom stewardship?

- Explore ministry opportunities you are most passionate about and give intentionally of your time, talent & treasure.
- Teach your family how to sacrificially and strategically steward God's resources together
- Be more strategic stockpiling treasure in heaven than on Earth.
- Ask yourself "Where is the greatest investment of my time and resources for maximum Kingdom impact?"
- Ask yourself "How can I steward my resources to do maximum damage to the enemy?"

What steps can we take to increase our standard of giving?

- Start by tithing
- If young, minimize increases in your standard of living as your income increases
- If older, consider lowering your standard of living
- Think in terms of how God would want me to spend His money...do I need a bigger barn or nicer car?
- Ask yourself, how much is enough?
- When planning your estate, ask how much will my children really need?
- Give to be a tax minimizer (giving up to 50% of income is tax deductible) and a Kingdom maximizer!

Stages of Spiritual Maturity toward Stewardship: Where do you fall?

Type of Giver-->	Emerging	Maturing	Generous
Value System	Love the world and things of the world	Dissatisfied, searching for something more satisfying	Love Christ with their whole heart
Source of Significance	Possessions, status, titles	Searching, transitioning	In Christ
Life Orientation	Self	Others	Christ
Stewardship Orientation	Mine	Ours	God owns everything
Attitude for Giving	Defensive and reluctant	Beginning to enjoy sharing	Joyful giver
Motive for Giving	Selfish / guilt driven	Self-interest	Worship
Object of Faith	Self	Transitioning	Christ

Who should I give to?

- Your Church
- Ministries pursuing the Great Commission (evangelism) and/or the Great Commandment (love others and especially those less fortunate)
- Ask yourself, would the Lord want me to give to this?
- Ministries that are which can demonstrate their effectiveness and accountability

What is a stewardship philosophy?

- What are my core beliefs, objectives and commitments with respect to money and giving?
- Recognizing that God owns everything, what is my allocation of resources between consumption, savings and giving?

What God says about Stewardship?

(Adapted in part from The Treasure Principle by Randy Alcorn)

God Owns Everything, and I Am His Money Manager

- Psalm 24:1 — “The earth is the Lord’s, and everything in it, the world, and all who live in it.”
- Leviticus 25:23 — “The land is mine and you are but aliens and my tenants.”
- Haggai 2:8 — “‘The silver is mine and the gold is mine,’ declares the Lord Almighty.”
- 1 Corinthians 6:19-20 — “You are not your own; you were bought at a price.”
- Deuteronomy 8:18 — “Remember the Lord your God, for it is he who gives you the ability to produce wealth.”
- 1 Corinthians 4:2 — “Now it is required that those who have been given a trust must prove faithful.”

I Should Not Live Merely for the Moment but for Eternity

- Romans 14:10-12 — “For we will all stand before God’s judgment seat ... each of us will give an account of himself to God.”
- Philippians 3:20 — “Our citizenship is in heaven.”
- Psalm 39:5b — “Each man’s life is but a breath.”
- Hebrews 11:25-26 — “[Moses] chose to be mistreated along with the people of God rather than to enjoy the pleasures of sin for a short time. He regarded disgrace for the sake of Christ as of greater value than the treasures of Egypt, because he was looking ahead to his reward.”
- 2 Corinthians 4:16-18 — “Therefore we do not lose heart. Though outwardly we are wasting away, yet inwardly we are being renewed day by day. For our light and momentary troubles are achieving for us an eternal glory that far outweighs them all. So we fix our eyes not on what is seen, but on what is unseen. For what is seen is temporary, but what is unseen is eternal.”

Giving is an important Antidote to Materialism

- Matthew 6:19-21 — “Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.”
- 1st Timothy 6:9-10 — “People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.”
- 1 Timothy 6:17-18 — “Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.”
- Matthew 6:24 - “No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.”
- Romans 12:1-2 - “Therefore, I urge you, brothers, in view of God’s mercy, to offer your bodies as living sacrifices, holy and pleasing to God—this is your spiritual act of worship. Do not conform any longer to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God’s will is—his good, pleasing and perfect will.”

God Prospers Me Not to Raise My Standard of Living, but My Standard of Giving

- Luke 6:38 — “Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.”
- Luke 12:33 — “Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted, where no thief comes near and no moth destroys.”
- Luke 12:48 - “From everyone who has been given much, much will be demanded and from the one who has been entrusted with much, much more will be asked.”
- Acts 20:35 — “It is more blessed to give than to receive.”
- 2 Corinthians 8:7 — “But just as you excel in everything—in faith, in speech, in knowledge, in complete earnestness and in your love for us—see that you also excel in this grace of giving.”
- 2 Corinthians 9:7 — “God loves a cheerful giver.”
- 2 Corinthians 9:10-13 — “Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God. This service that you perform is not only supplying the needs of God’s people but is also overflowing in many expressions of thanks to God. Because of the service by which you have proved yourselves, men will praise God for the obedience that accompanies your confession of the gospel of Christ, and for your generosity in sharing with them and with everyone else.

God Promises Rewards in Heaven

- 2 Corinthians 5:10- “For we must all appear before the judgment seat of Christ, that each one may receive the things done in the body, according to what He has done, whether good or bad.”
- 1 Corinthians 3:8 - “The man who plants and the man who waters have one purpose, and each will be rewarded according to his own labor”
- 1 Corinthians 3:12-15 - “If any man builds on this foundation using gold, silver, costly stones, wood, hay or straw, his work will be shown for what it is, because the Day will bring it to light. It will be revealed with fire, and the fire will test the quality of each man's work. If what he has built survives, he will receive his reward. If it is burned up, he will suffer loss; he himself will be saved, but only as one escaping through the flames.”
- 1 Corinthians 4:5 - “Therefore judge nothing before the appointed time; wait till the Lord comes. He will bring to light what is hidden in darkness and will expose the motive of men’s hearts. At that time, each will receive praise from God.”
- 1st Timothy 6:17-19 - “Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.”
- 2 Timothy 4:7-8 - “I have fought the good fight, I have finished the race, I have kept the faith. Finally, there is laid up for me the crown of righteousness, which the Lord, the righteous Judge, will give to me on that Day, and not to me only but also to all who have loved His appearing. ”
- Eph 6:7-8 - Serve wholeheartedly, as if you were serving the Lord, not men, because you know that the Lord will reward everyone for whatever good he does, whether he is slave or free.

- Luke 12:16-21 - And he told them this parable: "The ground of a certain rich man produced a good crop. He thought to himself, 'What shall I do? I have no place to store my crops.' "Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. And I'll say to myself, "You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry." ""But God said to him, 'You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?' "This is how it will be with anyone who stores up things for himself but is not rich toward God."

God Promises Rewards According to our Works

- 2 Corinthians 9:6-7 – "Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver"
- Rev 22:12 - And, behold, I come quickly; and my reward is with me, to give every man according as his work shall be.
- Matthew 19:27-30 – "Peter answered him, "We have left everything to follow you! What then will there be for us?" Jesus said to them, "I tell you the truth, at the renewal of all things, when the Son of Man sits on his glorious throne, you who have followed me will also sit on twelve thrones, judging the twelve tribes of Israel. And everyone who has left houses or brothers or sisters or father or mother or children or fields for my sake will receive a hundred times as much and will inherit eternal life. But many who are first will be last, and many who are last will be first."
- Matthew 25:14-30 - Again, it will be like a man going on a journey, who called his servants and entrusted his property to them. To one he gave five talents of money, to another two talents, and to another one talent, each according to his ability. Then he went on his journey. The man who had received the five talents went at once and put his money to work and gained five more. So also, the one with the two talents gained two more. But the man who had received the one talent went off, dug a hole in the ground and hid his master's money. "After a long time the master of those servants returned and settled accounts with them. The man who had received the five talents brought the other five. 'Master,' he said, 'you entrusted me with five talents. See, I have gained five more.' "His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!' "The man with the two talents also came. 'Master,' he said, 'you entrusted me with two talents; see, I have gained two more.' "His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!' "Then the man who had received the one talent came. 'Master,' he said, 'I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. So I was afraid and went out and hid your talent in the ground. See, here is what belongs to you.' "His master replied, 'you wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest. ""Take the talent from him and give it to the one who has the ten talents. For everyone who has will be given more and he will have an abundance. Whoever does not have, even what he has will be taken from him. And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.'
- Luke 19:11-26 – While they were listening to this, he went on to tell them a parable, because he was near Jerusalem and the people thought that the kingdom of God was going to appear at once. He said: "A man of noble birth went to a distant country to have himself appointed king and then to return.

So he called ten of his servants and gave them ten minas. 'Put this money to work,' he said, 'until I come back.' "But his subjects hated him and sent a delegation after him to say, 'We don't want this man to be our king.' "He was made king, however, and returned home. Then he sent for the servants to whom he had given the money, in order to find out what they had gained with it. "The first one came and said, 'Sir, your mina has earned ten more.' "Well done, my good servant!" his master replied. 'Because you have been trustworthy in a very small matter, take charge of ten cities.' "The second came and said, 'Sir, your mina has earned five more.' "His master answered, 'You take charge of five cities.' "Then another servant came and said, 'Sir, here is your mina; I have kept it laid away in a piece of cloth. I was afraid of you, because you are a hard man. You take out what you did not put in and reap what you did not sow.' "His master replied, 'I will judge you by your own words, you wicked servant! You knew, did you, that I am a hard man, taking out what I did not put in, and reaping what I did not sow? Why then didn't you put my money on deposit, so that when I came back, I could have collected it with interest?' "Then he said to those standing by, 'Take his mina away from him and give it to the one who has ten minas.'" 'Sir,' they said, 'he already has ten!' "He replied, 'I tell you that to everyone who has, more will be given, but as for the one who has nothing, even what he has will be taken away.'

Proportional Giving

- Acts 2:43-45 – 'Awe came upon everyone, because many wonders and signs were being done by the apostles. All who believed were together and had all things in common; they would sell their possessions and goods and distribute the proceeds to all, as any had need.
- 1 Corinthians 16:2– "On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made.

Appendix: Strategic Christian Giving

- Strategic Christian Giving is our term for giving wisely or the decision process for determining the specific allocation of your giving. This process is analogous to the process used to make an investment decision. Strategic Christian Giving encompasses the following concepts:
 - Strategy means finding the most effective means to achieve a desired result. Organizations receiving charitable contributions must demonstrate their effectiveness in reaching a desired result.
 - Christian ministries offer the potential to be more effective and have an advantage over their secular counterparts. Whether the objective is to provide job training, educational assistance, rehabilitation or any other social service, the faith-based non-profit has the potential advantage of changing and transforming lives through the hope of the Gospel.
 - Giving is more than an emotional response to a dramatic, poignant or emotional emergency appeal. Giving is making an investment in the Kingdom with His money.
- For a complete discussion, see our website at: www.hopeccf.org